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ABSTRACT

This curriculum guide is intended to assist business teachers in enabling students to develop consumer-business and socioeconomic competencies necessary for success in this competitive free enterprise system. Introductory materials include suggested teacher activities. Materials for 12 units are provided. Each unit contains these components: time element, rationale, general performance objective(s)/goal(s), specific performance objective(s) and mastery criteria, content outline, listings of required and supplementary teaching-learning activities, and a vocabulary list. Topics include the nature of business in the American economic system; responsibilities of citizenship; relationship among government, business, and labor; the consumer in the American economic system; role and function of financial institutions; personal money management; savings and investment; wise use of credit; insurance as a means of protection; the computer and the individual; and career planning. Lists of resources include books, catalogs, audiovisual materials, and publications. (YLB)

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STATE OF LOUISIANA

DEPARTMENT OF EDUCATION

BULLETIN NO. 1729

COMPETENCY-BASED CURRICULUM GUIDE FOR INTRODUCTION TO BUSINESS Grades 9-12

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Issued by

Office of Vocational Education

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State Superintendent

FOREWORD

This Competency-Based Curriculum Guide for Introduction to Business, formerly known as General Business, has been developed as a result of a project funded by the Louisiana State Department of Education to Southern University and A & M College at Baton Rouge, Louisiana. This Guide was prepared and field-tested by teachers of the course within the State. Instructional units which have been designed to enable students to acquire competencies deemed necessary for consumers living in a free enterprise system have been presented.

This Curriculum Guide is not designed to discourage the creativity of the learning facilitator. Rather, it is an assistance tool for teachers of Introduction to Business. Its emphases are on suggested strategies that will help students acquire those competencies necessary to live in a free society.

Thomas G. Clausen

Thomas G. Clausen, Ph.D.

ACKNOWLEDGEMENTS

The ultimate goal of education is to enable students to acquire those understandings, knowledges, skills, and competencies necessary for successful living in our free enterprise system. This Competency-Based Curriculum Guide for Introduction to Business has been prepared for the purpose of assisting business teachers in meeting the above-stated needs of students enrolled in this course.

This publication represents the cooperative efforts of personnel in the Louisiana State Department of Education, Business Education Section, Office of Vocational Education. Special recognition goes to Rosa Alexander Harris, Ph.D., Southern University at Baton Rouge, Louisiana, who served as project director in the development of the Guide. Special commendations go also to members of the writing team, field-testing team, revision team, administrative assistant, and consultants who worked so diligently to make this publication a reality.

Elaine Webb

Elaine Webb, Ed.D.

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INTRODUCTION TO BUSINESS

Course Description and Objectives

This course, Introduction to Business, formerly known as General Business, is strongly recommended as a required course for all high school students. This course ranks fourth in the nation among business subjects in student enrollment. The significance of the course is inherent in its content, which contributes to the general education of all students in developing consumer-business and socio-economic competencies necessary for success in this competitive free enterprise system.

The objectives of Introduction to Business are to assist students in the following:

1. acquiring an understanding of the many facets of the American economy;
2. acquiring an understanding of and an appreciation for effective citizenship;
3. managing personal business affairs;
4. becoming discriminating consumers of the many goods and services available in this economic system; and
5. selecting from the many career options available in the business world.

This Competency-Based Curriculum Guide presents the subject matter of this course according to standards of accountability and performance-based education. The Guide has been developed in an effort to provide stability to the content in Introduction to Business classes throughout the State, and to ensure that students who take this course are provided opportunities to acquire relevant and timely

knowledges, understandings, attitudes, skills, and appreciations essential for citizens in a democratic society.

SUGGESTED TEACHER ACTIVITIES

1. Read the appropriate unit in the Curriculum Guide.

2. Read the appropriate content from the textbook and other resources.

3. Identify objectives--general and specific--from the Curriculum Guide.

4. Select learning activities students are to complete from the Curriculum Guide and textbooks.

5. Identify method(s) of instruction to be used.

6. Identify and secure audiovisual materials, equipment, and other teaching aids needed to present the unit. If materials are to be ordered, allow time for materials to be returned to you.

7. Request services of resource persons. Follow administrative procedures of the school in securing services of these individuals. Resource persons should be provided with the topic to be covered, date, time, place, age, and number of students in the class prior to the classroom visit.

8. Decide upon evaluation techniques to be employed and prepare these prior to teaching the unit.

9. Engage in teaching-learning activities.

10. Conduct evaluation(s) of students as needed. (A written unit examination is recommended.)

11. Encourage students to become members of Future Business Leaders of America (FBLA) because of the importance of the organization and the varied experiences gained as a result of affiliating with this high school business organization.

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UNIT I

THE NATURE OF BUSINESS IN THE AMERICAN ECONOMIC SYSTEM

Time Element: Three Weeks

Rationale

Business firms are essential institutions in our society. The major function of these organizations is to supply goods and services needed and wanted by the consumer. Profit incentive is the underlying force of all business firms. Because of the impact of production by business organizations upon consumer consumption, it is essential that students understand how businesses are organized and operated within the framework of a free enterprise system.

The Future Business Leaders of America (FBLA) is an important organization as related to the development of businessmen and businesswomen. Because of this fact, the content regarding the objectives and organizational structure of this organization has been included in this unit.

GENERAL PERFORMANCE OBJECTIVE(S)/GOAL(S)

Upon the completion of this unit, the student will:

1. understand some of the characteristics of our economic system and appreciate technological advancements affecting our changing economy;

2. understand how businesses are organized and how they operate in today's society;

3. understand the profit motive in our free enterprise system; and

4. understand the goals and organizational structure of Future Business Leaders of America (FBLA).

SPECIFIC PERFORMANCE OBJECTIVE(S) AND MASTERY CRITERIA

Upon or before completion of this unit, the student will:

1. define economic system;
2. differentiate between needs and wants when provided with a list of consumer goods and services;
3. define goods, services, business, consumer, and economy;
4. list three kinds of economic resources that are essential in producing goods and services and give an example of each;
5. identify the three questions that must be answered by every economic system;
6. compare socialism, capitalism, and communism in reference to who owns or controls the economic resources;
7. differentiate between per capita output and output per man-hour;
8. identify types of business firms;
9. orally, differentiate between gross profit and net profit;
10. differentiate, in writing, between a consumer's cooperative and a producer's cooperative; and
11. complete a written test on the goals and organizational structure of Future Business Leaders of America (FBLA).

CONTENT

I. THE ECONOMIC SYSTEM

II. SATISFYING NEEDS AND WANTS

A. Natural Resources
B. Capital Resources
C. Human Resources

III. COMPARISON OF ECONOMIC SYSTEMS

A. Capitalism
B. Socialism
C. Communism
D. Other(s)

IV. BASIC ECONOMIC QUESTIONS

A. What Goods and Services Should Be Produced?
B. How Should Goods and Services Be Produced?
C. For Whom Should Goods and Services Be Produced?

V. ECONOMIC GROWTH

A. National Output
B. Output per Person
C. Output per Hour
D. One's Lifestyle

VI. ACTIVITIES OF BUSINESS FIRMS

A. Buying and Selling Goods and Services
B. Storing Goods
C. Keeping Records and Handling Money
D. Extending Credit to Customers
E. Providing Services to Customers
F. Packaging and Dividing Goods

VII. COMMON TYPES OF BUSINESS OWNERSHIP

A. Sole Proprietorship
B. Partnership
C. Corporation
D. Cooperative

VIII. CHANGING NATURE OF BUSINESS ORGANIZATIONS

A. The Industrial Revolution

B. Mass Production and Division of Labor
C. Automation and Computer Use

IX. FUTURE BUSINESS LEADERS OF AMERICA

A. Goals
B. Organizational Structure

TEACHING-LEARNING ACTIVITIES

Required

1. Complete a pre-test developed by the teacher to assess students' level of understanding of our economic system. Discuss these items.

2. Read assigned chapter(s) and complete specified activities.

3. Draw two columns on the chalkboard labeled "Needs" and "Wants." Instruct students to list at least three items they wish to buy and categorize them as needs and wants. Share these with their classmates and allow them to identify the needs and wants indicated.

4. Discuss the role of television commercials in motivating people to buy what they want, rather than need.

5. From a list of productive resources prepared by the teacher, students are to indicate if it is a natural, capital, or human resource.

6. Listen to a lecture from resource person(s) invited from various types of business firms to discuss organizational procedures.

7. Use the FBLA Handbook to study the history, objectives, and organizational structure of FBLA.

8. Assign students to prepare posters with bar charts showing FBLA growth in the state and nation.

9. Use the handbook and transparencies of charts in the handbook to study the organizational structure of FBLA.

10. Give a written test on history, goals, and organization of FBLA.

11. Give a written examination upon completion of the unit.

Supplementary

1. Write a short report that shows how a capitalistic system and a communistic system decide what should be produced.

2. Find a cartoon picture that is meant to represent capitalism, communism, or socialism. Paste it on a piece of poster board and label it "Stereotype of Capitalism," "Stereotype of Communism," or "Stereotype of Socialism," and explain these labels.

3. Develop a strip story using various topics from the unit. These should be presented to the class.

4. Select a small business firm which students would like to own or manage and present an oral report. Have students give reason(s) why they are qualified to own or manage the firm as well as natural, capital, and human resources needed to operate this business firm.

5. Listen to students who have been invited from the school's Cooperative Office Education or Cooperative Distributive Education Program. Discuss the advantages and disadvantages of the Cooperative Work Experience Program.

VOCABULARY

1. Capitalism or Free Enterprise System
2. Communism
3. Competition
4. Economic system
5. Private enterprise
6. Private property
7. Profit
8. Profit motive
9. Socialism
10. Sole proprietorship
11. Cooperative
12. Corporation
13. Partnership
14. Gross profit
15. Net profit

UNIT II

RESPONSIBILITIES OF CITIZENSHIP

Time Element: One Week

Rationale

We live in a free enterprise system. Such a system affords economic freedom for all of its citizens. With this freedom go certain responsibilities and obligations which all citizens must accept if the system is to work effectively. These responsibilities and obligations include a close scrutiny of how the system works, the role of the citizen, the role of the worker, and the role of the consumer. This unit is designed to inform students of their economic freedoms, responsibilities, and obligations, and to help them become productive and contributing members of society.

GENERAL PERFORMANCE OBJECTIVE(S)/GOAL(S)

Upon the completion of this unit, the student will:

1. gain an understanding of "Who Is a Citizen";
2. acquire an understanding of the characteristics of a good citizen;
3. become aware of reasons why citizens vote;
4. gain an understanding of the responsibilities of an employee;
5. acquire an understanding of the responsibilities of business to the worker;
6. acquire an understanding of the responsibilities of the worker to businesses;
7. understand the necessity of taxes;
8. understand how values affect choices; and
9. understand how leadership ability and problem-solving skills can be developed through involvement in FBLA.

SPECIFIC PERFORMANCE OBJECTIVE(S) AND MASTERY CRITERIA

Upon or before completion of this unit, the student will be able to:

1. list the characteristics of a good citizen;
2. identify the rights and responsibilities of citizens;
3. complete a voter registration form;
4. list the qualifications needed by an individual to become a senator and representative;
5. list the purposes of taxation by local, state, and national governments;
6. explain how citizens make decisions directly and indirectly;
7. explain the responsibilities of an employed worker;
8. list three ways citizens can express their opinions on issues;
9. list three values and explain why these items are values;
10. conduct a meeting according to proper parliamentary procedures; and
11. list the responsibilities of each position held in the FBLA.

CONTENT

I. WHO IS A CITIZEN?

- A. Definition of Citizen
- B. Rights and Responsibilities of Citizens
- C. Characteristics of a Good Citizen

II. VOTING AND THE ELECTION PROCESS

- A. Registration
- B. Voter Participation
- C. Qualifications

III. RESPONSIBILITIES OF THE WORKER

- A. Job Performance
- B. Getting Along With Others

IV. TAXATION

- A. Definition of Taxation
- B. Necessity of Taxes
- C. Federal, State, and Local Taxation
- D. Taxes on Income
- E. Social Security Taxes
- F. Property Tax
- G. Estate, Gift, and Inheritance Taxes
- H. Excise Tax
- I. Import Taxes (Tariffs)
- J. Sales Taxes

V. CITIZENS AS DECISION MAKERS

- A. Economic Decisions
- B. Legislative Decisions (Lobbying)
- C. Economic Decisions of Government

VI. VALUES IN MAKING CHOICES

- A. Definitions
- B. Difficulty in Rating Values
- C. Values and Alternatives
- D. Effects of Values Upon Choice

VII. DEVELOPMENT OF LEADERSHIP SKILLS

- A. Future Business Leaders of America (FBLA)
- B. Parliamentary Procedures

TEACHING-LEARNING ACTIVITIES

Required

1. Select a person considered a good citizen and list the characteristics of this individual. Compare these with a list of characteristics of a good citizen.

2. Read assigned chapters and complete specified activities.

3. Prepare a brief report on "Who Is a Citizen." Share findings with the class.

4. Identify the rights and responsibilities of members in the classroom. (Examples: To study without distraction; to perform assigned tasks; to obey school and class rules.)

5. Create a set of rules governing rights and responsibilities to be observed within the classroom for one week.

6. Complete a voter registration form.

7. Study a current election, analyze the issues, candidates, and various parties (local or state).

8. Create and role-play the effect human relations has upon job performance.

9. Prepare at least one personal income tax form.

10. Prepare a report which describes ways in which citizens are decision makers.

11. Assign students to list the duties of FBLA advisers, members, committees, and officers.

12. Participate in a class demonstration of correct parliamentary procedures.

13. Administer a written test to determine how well students have mastered unit content.

Supplementary

1. View a film pertaining to the topic and discuss predetermined questions.

2. Enact a scene showing the steps aliens follow in becoming a naturalized citizen. (Example: Declaration of Intention; Applying

for Citizenship--Petition for Naturalization; Age Qualification; Passing Literacy Test, and Taking Oath of Allegiance.)

3. Debate the issue of the fairness of the present income tax system.

4. Listen to a lecture from local elected officials and a businessman who will discuss "The Consumer as a Decision Maker."

VOCABULARY

1. Citizen
2. Alien
3. Deficit
4. Public debt
5. Revenue
6. Tax
7. Tax base
8. Tax rate
9. Import tax
10. Estate tax
11. Direct tax
12. Gift tax
13. Income tax
14. Indirect tax
15. Property tax
16. Sales tax
17. Tariff
18. Human relations
19. Values

UNIT III

RELATIONSHIPS AMONG GOVERNMENT, BUSINESS, AND LABOR

Time Element: Three Weeks

Rationale

The power to govern in our free enterprise system emerges from the people. Article I, Section 8 of the Constitution of the United States gives Congress the power to make all laws which are "necessary and proper" to carry out its duties. The government acts to encourage the production of goods and services and to regulate these firms against unfair practices among business and labor. Its role in regard to labor is to ensure that labor can negotiate with employers for fair wages, salaries, benefits, and general working conditions.

This unit is designed to expose students to interrelated functions of control by government in regard to business and labor.

GENERAL PERFORMANCE OBJECTIVE(S)/GOAL(S)

Upon the completion of this unit, the student will:

1. be aware of services that citizens believe can be better provided by the government;
2. have a general knowledge of the types of public utilities;
3. understand why the enforcement of contracts is important in business;
4. understand why and how the government regulates monopolies;
5. understand why the government levies taxes;
6. be aware of why labor is an important economic resource;
7. understand and appreciate conditions which contributed to the rise and growth of unions;
8. understand and be aware of legislation affecting unions; and
9. acquire a general knowledge of career opportunities in government.

SPECIFIC PERFORMANCE OBJECTIVE(S) AND MASTERY CRITERIA

Upon or before completion of this unit, the student will be able to:

1. list four services that the government provides;
2. name five public utilities in the community;
3. define "monopoly" and identify them in the community;
4. differentiate, orally, between copyright and patent rights;
5. list reasons why governments levy taxes;
6. list six taxes levied by the federal government;
7. define labor force;
8. list four categories of persons not included in the labor market;
9. explain the benefits gained from the following acts:
   a. Landrum-Griffin Act
   b. Taft-Hartley Act
   c. Norris-LaGuardia Act
   d. National Labor Relations Act
   e. Civil Rights Act of 1964
10. list advantages and disadvantages of union membership;
11. list national labor unions; and
12. explain in writing, the role of "collective bargaining."

CONTENT

I. GOVERNMENT IN THE ECONOMY

A. Services Provided by Government
B. The Need for Governmental Controls

1. Preventing Unfair Competition
2. Limiting Competition Among Utilities
3. Limiting Monopolies
4. Enforcing Contracts
5. Protecting Property Rights
6. Giving Special Property Rights
7. Protecting Human Rights
8. Helping Private Business

C. Sources of Government Revenue

1. Taxes on Income
2. Social Security Taxes
3. Taxes on Property
4. Taxes on Goods and Services
5. Taxes on Imports and Exports
6. Taxes on Estates, Inheritance, and Gifts
7. Issuing Bonds
8. Corporate Taxes
9. Franchise Taxes

II. LABOR'S ROLE IN OUR ECONOMY

A. The Labor Force
B. Organized Labor

1. Origin and Growth of Labor Unions
2. Uniting Workers to Advance Their Interests

C. Legislation Affecting Labor

1. Taft-Hartley Act of 1947
2. Landrum-Griffin Act of 1959 (Labor-Management Disclosure Act)
3. Norris-LaGuardia Act of 1932
4. National Labor Relations Act of 1935 (Wagner Act)
5. Civil Rights Act of 1964

D. Union Organization

1. Local Level
2. Regional Level
3. National Level

E. How Workers Are Helped by Unions

1. Escalator Clause
2. Increased Wages
3. Fringe Benefits
4. Better Working Conditions
5. Job Security

F. Union Tactics

1. Collective Bargaining
2. Striking
3. Picketing
4. Boycotting

G. Right-to-Work Law

TEACHING-LEARNING ACTIVITIES

Required

1. Complete pre-test designed to obtain students' views on services the government provides.

2. Read assigned chapter(s) and complete specified activities.

3. Prepare a list of monopolies in their communities.

5. Engage in research to determine legal deductions as defined by the Internal Revenue Service.

6. Discuss the differences between state and federal income tax.

7. Research and report on influential labor leaders in the United States. Discuss findings in classes.

8. Research and report on legislation pertaining to labor.

9. Discuss the origin of labor unions.

10. Interview an officer and/or member of a labor union to secure views on the advantages and disadvantages of union membership. Report findings to class.

11. Prepare a chart depicting the major areas of government employment.

12. Prepare a written report on careers related to government and labor which includes types of careers, educational requirements, workers' traits, and salaries.

13. Participate in bingo games at the end of the unit.

14. Complete a written examination.

Supplementary

1. View filmstrip of services provided by the government. Discuss predetermined questions.

2. Listen to a lecture by a resource person from city government who will discuss services provided by the city and sources of revenue for providing these services.

3. View a filmstrip on how the government gets its money. Discuss content.

4. Listen to a lecture by a union representative on the roles and functions of unions.

5. Listen to and discuss taped speeches by labor leaders.

6. View filmstrip(s) and transparencies on labor and collective bargaining. Discuss predetermined questions.

7. Prepare bulletin board displays on government, labor, and business.

8. Discuss articles relating to topic.

9. Using all vocabulary words, complete a crossword puzzle prepared by the teacher at the end of the unit.

VOCABULARY

1. Competition
2. Public utilities
3. Monopolies
4. Contract
5. Property rights
6. Deficit
7. National debt
8. Revenue
9. GNP
10. Income tax
11. Social security tax
12. Property tax
13. Excise tax
14. Estate tax
15. Inheritance tax
16. Labor force
17. Union
18. Collective bargaining
19. Strike
20. Picket
21. Boycott
22. Right-to-Work Law
23. Copyright
24. Patent
25. Labor force
26. Open shop
27. Closed shop

UNIT IV

THE CONSUMER IN THE AMERICAN ECONOMIC SYSTEM

Time Element: Two Weeks

Rationale

The success of business firms in our society depends, to a very high degree, upon the purchasing decisions made by consumers. More than two-thirds of goods and services produced are bought by the consumer. Therefore, business firms seek to satisfy the needs and wants of the consumer by producing a variety of goods and services in large quantities. This unit has been designed to promote consumer literacy.

GENERAL PERFORMANCE OBJECTIVE(S)/GOAL(S)

Upon the completion of this unit, the student will:

1. have an appreciation of the role of marketing in our economic system;

2. be knowledgeable about aids for consumers in making purchasing decisions;

3. have an understanding of the rights and responsibilities of the consumer; and

4. have an appreciation for the role of government in establishing policies to protect the consumer.

SPECIFIC PERFORMANCE OBJECTIVE(S) AND MASTERY CRITERIA

Upon or before completion of this unit, the student will be able to:

1. identify and define the basic functions of marketing;
2. identify and describe channels of distribution;
3. give examples orally of the kinds of information found on labels;
4. identify four sources of consumer information;
5. describe how to use advertisements to find information about goods and services;
6. differentiate, in writing, between promotional sale and clearance sale;
7. list five techniques for buying wisely;
8. identify the four basic rights of consumers;
9. list the services provided by the Better Business Bureau; and
10. identify the two basic functions of the Federal Trade Commission.

CONTENT

I. THE CONSUMER AND THE MARKETPLACE

- A. Definition of Marketing
- B. Forms of Distribution
- C. Functions of Marketing
  1. Buying
  2. Packaging
  3. Pricing
  4. Transporting
  5. Storing
  6. Advertising
  7. Selling

II. SOURCES OF CONSUMER INFORMATION

- A. Labels of Products
- B. Advertisements
- C. Specialists
- D. Product Testing Agencies
- E. Newspapers and Magazines
- F. Radio and Television
- G. Business Firms
- H. Local, State, and Federal Governmental Agencies

III. SHOPPING TECHNIQUES

- A. Allow Time for Shopping
- B. Know When to Buy
- C. Avoid Impulsive Buying
- D. Shop for Real Sales
- E. Inspect What Is Bought
- F. Price According to Unit
- G. Compare Prices and Services Rendered
- H. Know Brand Names
- I. Compare Generic Brands and Prices

IV. RIGHTS AND RESPONSIBILITIES OF THE CONSUMER

- A. Basic Rights
  1. Right to Be Informed
  2. Right to Be Heard
  3. Right to Choose
  4. Right to Safety

B. Responsibilities of Consumer

1. Know Consumer Rights
2. Be Honest
3. Be Reasonable in Making Complaints
4. Report Unethical Business Practices

C. Protecting Consumer Rights

1. Product Description
2. Guarantees
3. Federal Trade Commission
4. Federal, State, and Local Government
5. Join With Other Consumers
6. Better Business Bureau
7. Private Groups

TEACHING-LEARNING ACTIVITIES

Required

1. Read assigned chapter(s) and complete specified activities.
2. Use transparencies to illustrate the channels of distribution.
3. Select a familiar product and have students determine all activities involved in moving the product from the producer to the consumer.
4. List sources students would use to find information on buying a new car.
5. Bring in labels from different products to determine kinds of useful information they provide. Discuss label information in class.
6. Collect advertisements geared to the teenage consumer and prepare a bulletin board display of these ads.
7. Select a specific product students may be interested in purchasing and, using The Consumer Report, write a report on the information found on the selected product.
8. Discuss the role of private product testing agencies.
9. Refer to current magazines for articles relating to products and advertising trends.
10. Administer a written examination upon completion of unit.

Supplementary

1. Visit a supermarket and examine the grades on specific products. (For example: eggs and meat) Make a list of these grades and their meanings.
2. Read the daily newspaper over a period of one week, and give oral reports on articles which give consumer information.
3. Interview consumer protection officials or specialists to determine retail practices which are likely to encourage impulsive buying by shoppers.
4. Visit retail stores and compare prices, ingredients, and qualities of house brand and brand name products.

5. Engage in comparative shopping at two different stores and present findings to the class.

VOCABULARY

1. Better Business Bureau
2. Certification marks
3. Clearance sale
4. Comparison shopping
5. Discretionary income
6. Disposable income
7. Elastic demand
8. Inelastic demand
9. Emotional motives
10. Express warranty
11. Implied warranty
12. Marketing
13. Motives for buying
14. Promotional sale
15. Rational motive
16. Seal of approval
17. Trademark
18. Unit price
19. Warranty
20. Impulsive buying

UNIT V

FINANCIAL INSTITUTIONS: THEIR ROLE AND FUNCTION

Time Element: Five Weeks

Rationale

Financial institutions in our society provide the consumer, business firms, and government with a variety of monetary services. Nearly everyone in our society engages in transactions with these institutions in some way. Therefore, it is significant that students study these financial institutions to acquire information about their roles, functions, and services. This unit has been designed for that purpose.

GENERAL PERFORMANCE OBJECTIVE(S)/GOAL(S)

Upon the completion of this unit, the student will:

1. have an appreciation for money as it exists today;
2. acquire an understanding of the functions of money;
3. be familiar with the types of money used in our society;
4. be aware of the role and functions of financial institutions in our society; and
5. have an understanding of the many services offered by various financial institutions.

SPECIFIC PERFORMANCE OBJECTIVE(S) AND MASTERY CRITERIA

Upon or before completion of this unit, the student will be able to:

1. identify the types and functions of money;
2. explain the effects of inflation on the purchasing power of money;
3. identify the types of banks when presented with characteristics of each;
4. identify banks according to classification;
5. list ways in which the federal reserve system serves banks;
6. list services offered by a commercial bank;
7. demonstrate procedures for writing checks;
8. demonstrate procedures for opening a checking account;
9. reconcile a bank statement;
10. explain the procedure used to stop payment on a check and list two reasons for stopping payment;
11. differentiate, in writing, among: a regular checking account, special checking account, package plan account, and savings account;
12. list six items found on the bank statement for a checking account;
13. list ways of making payment other than by check;
14. write three types of endorsements; and
15. give examples, in writing, of check clearing procedures.

CONTENT

I. MONEY AND ITS MEANING

A. The Origin of Money
B. Types of Money

1. Currency
2. Checkbook Money

C. Functions of Money

1. Medium of Exchange
2. Measure of Value
3. Store of Value
4. Standard of Future Payment

II. FINANCIAL INSTITUTIONS IN OUR SOCIETY

A. Definition of a Bank
B. Types of Banks

1. Savings Banks
2. Commercial Banks
3. Investment Banks
4. Trust Companies

C. Classification of Banks

1. State Banks
2. National Banks
3. Federal Reserve Banks

III. COMMERCIAL BANKING SERVICES

A. Checking Accounts
B. Savings Accounts
C. Accepting Deposits
D. Renting Safe Deposit Boxes
E. Lending Money
F. Financial Advising and Planning
G. Investing
H. Providing Trust Services
I. Transferring Funds
J. Providing Credit Card Services

IV. OPENING AND MAINTAINING A CHECKING ACCOUNT

A. Signing the Signature Card
B. Filling Out a Deposit Slip and Recording Deposits

C. Writing Personal Checks
D. Reviewing the Bank Statement
E. Checking Your Records With Bank Records

1. Bank Reconciliation
2. Outstanding Checks
3. NSF Checks
4. Canceled Checks
5. Stopping Payment on a Check

F. Cashing and Depositing Checks

1. Endorsing the Check

a. Blank Endorsement
b. Special or Full Endorsement
c. Restrictive Endorsement

2. Check Clearing Procedures

V. OTHER MEANS OF MAKING PAYMENT

A. Money Order

1. Bank Money Order
2. Postal Money Order
3. Express Money Order
4. Telegraphic Money Order

B. Traveler's Check
C. Certified Check
D. Bank Draft
E. Cashier's Check

TEACHING-LEARNING ACTIVITIES

Required

1. Complete a pre-test which has been developed by the teacher to assess the level of understanding of money and banking.
2. Read assigned chapter(s) and complete specified activities.
3. Count money and make change.
4. Listen to a lecture by a bank official on banking services and trends in banking.
5. View transparencies on procedures for opening and maintaining a checking account.
6. Write checks and complete check stub or register on forms supplied by the teacher.
7. Complete activity designed to determine ability of students to endorse checks correctly.
8. Complete exercise designed to determine ability of students to reconcile a bank statement.
9. Take a written test to determine how well students have mastered unit content.

Supplementary

1. View film on money and banking.
2. Bring items to class to demonstrate the ineffectiveness of the barter system.
3. Use the telephone directory and make a list of banks in the community indicating whether they are a state or national bank.
4. Visit a local bank to get first-hand knowledge of the services offered and banking procedures.
5. Prepare a bulletin board with samples of the following forms:
   a. Deposit slips
   b. Signature card
   c. Check
   d. Check stub
   e. Check register

6. With the assistance of the teacher, prepare a poster board display which describes the differences between a regular checking account and special checking accounts.

VOCABULARY

1. Account
2. Barter
3. Check
4. Demand deposit
5. Currency (Money)
6. Deflation
7. Deposit
8. Depositor
9. Inflation
10. Purchasing power
11. Paid
12. Real income
13. Real wages
14. Reserves
15. Standard of value
16. Time deposits
17. NSF check
18. Canceled check
19. Withdrawals
20. Medium of value
21. Store of value
22. Savings banks
23. Commercial banks
24. Investment banks
25. State banks
26. National banks
27. Federal Reserve System
28. Federal Reserve Bank
29. Trust company
30. Checking account
31. Savings account
32. Package plan account
33. Credit card
34. Blank endorsement
35. Special or full endorsement
36. Restrictive endorsement
37. Money order
38. Traveler's check
39. Certified check
40. Bank draft
41. Cashier's check

UNIT VI

PERSONAL MONEY MANAGEMENT

Time Element: Two Weeks

Rationale

It is important that students learn to manage their income wisely. This is true regardless of the income they receive for efforts expended in the labor market. This unit is, therefore, designed to provide students with those competencies which will enable them to make sound personal and family financial decisions.

GENERAL PERFORMANCE OBJECTIVE(S)/GOAL(S)

Upon the completion of this unit, the student will:

1. understand factors which influence consumer spending;
2. understand the need to budget one's income;
3. be aware of the characteristics of a good money management plan;
4. recognize the need for setting short- and long-range goals;
5. understand why budgets should be revised periodically:
6. understand the importance of keeping individual and family financial records; and
7. be aware of procedures for determining financial net worth.

SPECIFIC PERFORMANCE OBJECTIVE(S) AND MASTERY CRITERIA

Required

Upon or before completion of this unit, the student will be able to:

1. define money management, both personal and family;
2. identify needs and wants when presented with a list of consumer goods and services;
3. identify factors which influence consumer decisions;
4. list two examples each of long- and short-range goals;
5. list media which influence consumer purchasing;
6. differentiate among disposable income, net income, and gross income;
7. list the two major purposes of a budget;
8. identify the characteristics of a good budget;
9. prepare a personal budget for a period of two weeks;
10. list three reasons why it is important to maintain receipts; and
11. determine the net worth of a family or an individual.

Supplementary

1. prepare an income and expenditure record for a family; and
2. develop a budget for a period of one month for a family when given the number of persons in the family, income, and expenses.

CONTENT

I. MONEY MANAGEMENT

- A. Definition of Money Management
- B. Why Money Management Is Needed
- C. How to Become a Good Money Manager

II. FACTORS WHICH INFLUENCE CONSUMER SPENDING DECISIONS

- A. Needs and Wants
- B. Personal Goals
  - 1. Long-Range Goals
  - 2. Short-Range Goals
- C. Social Pressures
- D. Habits
- E. Advertising

III. PREPARING A BUDGET

- A. Income
- B. Expenditures
- C. Purpose of a Budget
- D. Characteristics of a Good Budget
- E. Steps in Preparing a Budget
- F. Testing the Budget
- G. Revising the Budget

IV. INDIVIDUAL AND FAMILY MONEY RECORDS

- A. Income
- B. Expenditures
- C. Maintaining Receipts

V. DETERMINING FINANCIAL NET WORTH

- A. Assets
- B. Liabilities
- C. Net Worth

TEACHING-LEARNING ACTIVITIES

Required

1. Complete a pre-test to determine present attitudes, knowledge, and practices of students and their families toward budgeting.
2. Read assigned chapter(s) and complete specified activities.
3. Prepare a bulletin board, with the teacher's assistance, centered around the topic, "Money Management."
4. Prepare and discuss a money management plan for personal and family use.
5. Discuss factors which influence consumer spending.
6. Discuss the difference between a "need" and a "want."
7. List and discuss short- and long-term goals.
8. List and discuss reasons for establishing personal and family goals.
9. Discuss steps in setting up a budget.
10. Interview an individual who is considered to be successful. Report findings to the class.
11. Identify and give examples of fixed expenses and flexible expenses.
12. Classify the following expenses for a record of income and expenditures:

    a. Car repairs
    b. Grocery bill
    c. Dental bill
    d. Amusement park
    e. Life insurance premium
    f. Auto insurance premium
    g. Laundry
    h. Installment on television
    i. Allowance
    j. Telephone bill
    k. Plumbing repairs
    l. Winnings from a lottery

13. Discuss reasons why receipts from payments should be maintained over a period of time.

14. Identify family assets and liabilities.

15. Prepare a statement of net worth for a family.

16. Prepare and follow an individual budget for a two-week period.

17. Take a written test to determine level of mastery by students.

Supplementary

1. View transparencies on characteristics of a good budget.

2. Design a bulletin board to illustrate how budgets are affected by seasonal needs and expenses and emergencies.

3. Develop a crossword puzzle using all vocabulary words from readings.

4. Listen to a lecture by a resource person from a financial planning organization who will discuss individual and family budgeting.

5. Listen to a lecture from a resource person from the Better Business Bureau who will discuss factors contributing to financial crisis.

UNIT VII

SAVINGS AND INVESTMENTS

Time Element: Three Weeks

Rationale

Saving and investing a portion of one's income enables the consumer to become more economically secure. When one invests, it is done in an effort to earn more money with his disposable income. The purchase of stocks, bonds, and certificates by the consumer provides revenue for business firms and government to expand their operations. These institutions use investments by consumers to provide more goods and services for consumption by the consumer. This unit is designed to acquaint students with the importance of saving and investing, types of saving and investing institutions, and the various means by which individuals can invest.

GENERAL PERFORMANCE OBJECTIVE(S)/GOAL(S)

Upon the completion of this unit, the student will:

1. gain an understanding of the impact of saving and investing upon our economic system;

2. be aware of the various means by which individuals save and invest a portion of their earnings;

3. be aware of institutions which provide opportunities for individuals to save and invest;

4. understand the methods used in computing interest; and

5. acquire an understanding of stocks, bonds, investment clubs, and mutual funds as they relate to saving and investing.

SPECIFIC PERFORMANCE OBJECTIVE(S) AND MASTERY CRITERIA

Required

Upon or before completion of this unit, the student will be able to:

1. identify ways in which saving and investing affect our economy;
2. list several reasons why people save;
3. identify the different kinds of savings institutions;
4. compute simple and compound interest;
5. list several reasons for joining an investment club;
6. define certificate of deposit;
7. identify each type of savings account;
8. list the advantages and disadvantages of purchasing a long term savings certificate;
9. identify the kinds of stocks and bonds;
10. differentiate, in writing, between stocks and bonds;
11. list the major stock exchanges and their functions;
12. list the purposes of investment clubs; and
13. define the two major types of mutual funds.

Supplementary

1. list five basic rules to be considered when buying stock;
2. list the types of real estate investments;
3. give advantages and disadvantages of investing in rare items; and
4. identify ways in which purchasing a home represents an investment.

CONTENT

I. SAVINGS

- A. Definition
- B. Why Saving Is Important
- C. Methods of Saving

II. TYPES OF SAVINGS ACCOUNTS

- A. Regular or Passbook
- B. Certificates of Deposit
- C. IRA
- D. Investment Club(s)
- E. NOW Account
- F. Money Market Certificates

III. TYPES OF SAVINGS INSTITUTIONS

- A. Commercial Banks
- B. Savings Banks
- C. Savings and Loans
- D. Credit Unions
- E. Mutual Savings Banks

IV. METHODS OF COMPUTING INTEREST

- A. Simple
- B. Compound

V. STOCKS AND BONDS

- A. Definition of Stock
- B. Kinds of Stock
  - 1. Common
  - 2. Preferred
- C. The Stock Exchanges
  - 1. New York Stock Exchange
  - 2. American Stock Exchange
  - 3. Pacific Stock Exchange
  - 4. Midwest Stock Exchange
  - 5. Dow Jones Exchange
- D. Purchasing Stock
- E. Definition of Bond
- F. Kinds of Bonds

1. Government
2. Corporate
3. Registered
4. Bearer
5. Mortgage
6. Debenture

G. Purchasing Bonds
H. Risks in Investing in Stocks

VI. INVESTMENT CLUBS

VII. MUTUAL FUNDS

A. Types of Mutual Funds

1. Open-End
2. Close-End

B. Why Invest in Mutual Funds
C. Risks in Investing in Mutual Funds

VIII. INVESTMENT IN REAL ESTATE

A. Home Ownership
B. Renting
C. Condominiums
D. Changes in Real Estate Values Over the Years

IX. INVESTMENT IN UNIQUE ITEMS

A. Coins
B. Stamps
C. Antiques
D. Other Collectibles

TEACHING-LEARNING ACTIVITIES

Required

1. Take a teacher-made pre-test to determine student's present knowledge of saving and investing. Discuss test.
2. Read assigned chapter(s) and complete specified activities.
3. Collect advertisements from financial institutions and determine techniques used to attract people to save at these firms. Make booklets containing this information.
4. Discuss various savings plans.
5. Take students on a tour of a local commercial bank.
6. Write a paper explaining why saving and investing are important factors in a person's life.
7. Draw a graph showing the rise and fall of interest rates for the past five years.
8. Write a paper explaining present and future investments of students in themselves. These will be shared with the class.
9. Work in groups or individually, select a stock listed on one of the exchanges, and trace its ability by means of the daily stock market quotations.
10. Make a find-the-term puzzle on savings and investing terms.
11. Prepare a report and share with the class on, "Investment Opportunities in United States Government Securities."
12. View transparencies (teacher-made or commercially prepared) of a realistic idea of monthly payments using varied rates of interest and time.
13. Complete a checklist on what should be considered when investing in real estate.
14. Take a written test to determine level of mastery.

Supplementary

1. Collect tables on savings. These will be read, interpreted, and discussed in class.
2. Prepare a poster showing various sources for saving.

3. Visit a commercial bank, savings bank, savings and loan association, mutual savings bank, and credit union in the community to secure the following information:

   a. Savings and investment plans;
   b. Amount of interest paid on each plan and the method(s) of computing interest;
   c. Procedures to be used in order to open a savings account or to make other investments; and
   d. What happens to your money once it is deposited.

4. Prepare and perform a skit on the importance of saving and investing.

5. Develop and perform a skit entitled, "Saving." In this skit, portray a family or an individual setting up an emergency fund or taking advantage of opportunities to invest.

6. Open and maintain a savings account at a local savings institution for a period of one school year and report the success of efforts at the end of the year.

7. Listen to lectures from officials from various types of savings and investing institutions and discuss the functions of the institution.

8. Listen to a lecture from a stock broker who will discuss purchasing procedures and strategies in regard to investing in stock.

9. Interview parents to determine whether they own stock, bonds, or certificates. Share findings with class.

10. Write to the National Association of Investment Clubs* to get information about investment clubs.

11. Listen to a lecture from a member of an investment club which addresses:

    a. Why the club is formed;
    b. How the club is operated; and
    c. Benefits received from membership in the club.

12. Form and operate for one year an investment club according to procedures outlined by the National Association of Investment Clubs.

*Mailing address: National Association of Investment Clubs
1515 East Eleven Mile Road
Royal Oak, MI 48067

13. Form a debate team to address the issue, "Home Ownership Versus Renting."

14. Consult with real estate salesmen to determine property value changes over a period of time and report findings to the class.

15. List some features of condominium living and compare these with features of a standard single-family house of similar prices.

16. Prepare and discuss a manufactured home checklist to rate manufactured homes.

17. Bring articles to class regarding antiques and collectible items.

18. Bring antique and collectible items to class. Discuss these items with regard to year made, original cost, present value, and why the article was collected.

19. Prepare a booklet on rare items based on information from newspapers and magazines.

VOCABULARY

1. Investment
2. Certificate
3. Stock
4. Common stock
5. Preferred stock
6. Stock exchange
7. Broker
8. Bond
9. Government bond
10. Corporate bond
11. Registered bond
12. Bearer bond
13. Mortgage bond
14. Debenture bond
15. Investment club
16. Mutual funds
17. Real estate
18. Condominium
19. Antique
20. Collectibles

UNIT VIII

USING CREDIT WISELY

Time Element: Three Weeks

Rationale

Credit has become a way of life for consumers, business firms, local, state, and national governments. It affects the daily lives of all of us. Credit is a very important factor in keeping our economic system operating. The purpose of this unit is to extend the student's knowledge of the importance of credit in our economic system as related to the consumer, business firms, and government. It is hoped that as a result of studying this unit, students will acquire the understanding, appreciation, attitudes, and skills needed to become intelligent users of credit.

GENERAL PERFORMANCE OBJECTIVE(S)/GOAL(S)

Upon the completion of this unit, the student will:

1. have an understanding of the meaning and importance of credit to the consumer and to other institutions in our society;

2. have an understanding of the relationship of credit to the growth of our economy;

3. be aware of the different forms of credit available to consumers and the cost of buying on credit;

4. understand the obligations of the consumer in regard to credit;

5. understand the use of credit and debit cards;

6. acquire a knowledge regarding signing a credit agreement;

7. understand the importance of maintaining a good credit rating; and

8. have an understanding of credit as it relates to women.

SPECIFIC PERFORMANCE OBJECTIVE(S) AND MASTERY CRITERIA

Required

Upon or before completion of this unit, the student will be able to:

1. define the term credit;
2. list examples of forms of credit used by government and business organizations;
3. list and define the three C's of credit;
4. identify advantages and disadvantages of using credit;
5. list criteria used by lending agencies in granting credit;
6. distinguish, in writing, between installment credit and noninstallment credit;
7. compute simple interest and maturity date for loans;
8. list functions of a credit bureau;
9. give examples of how credit laws have helped consumers; and
10. identify laws that affect women and credit.

Supplementary

1. identify different types of business firms which lend money to consumers when given the criteria for granting a loan;
2. list questions which should be asked the lender in regard to a promissory note before affixing one's signature on the note;
3. list several major bank credit cards; and
4. indicate, in writing, the important information found on a revolving account statement.

CONTENT

I. UNDERSTANDING CREDIT

- A. The Basis for Credit
- B. Users of Credit
- C. The Three C's of Credit
  - 1. Capital
  - 2. Character
  - 3. Capacity
- D. Advantages and Disadvantages of Using Credit

II. BORROWING MONEY

- A. Loan Sources
  - 1. Loan Companies
  - 2. Banks
  - 3. Credit Unions
  - 4. Loan Sharks
  - 5. Savings and Loan Associations
  - 6. Insurance Policies
- B. Types of Loans Available
- C. Types of Collateral for Securing a Loan
- D. Computing Interest
- E. Making the Decision

III. CONSUMER CREDIT

- A. Open Charge Accounts
- B. Budget Account
- C. Revolving Charge Accounts
- D. Bank Credit Card Plans
- E. Teenage Accounts
- F. Entertainment and Travel Card Plans
- G. Women and Credit

IV. THE INSTALLMENT PLAN

- A. Types of Installment Plans
- B. Buying on Installment
- C. The Contract

V. MAINTAINING A GOOD CREDIT RATING

- A. Establishing a Credit Record
- B. Granting Credit

C. Interpreting Your Credit Statements
D. Maintaining Records
E. Laws Designed to Protect Creditors
F. Credit Guidelines

TEACHING-LEARNING ACTIVITIES

Required

1. Take a teacher-made pre-test to determine knowledge of students on credit. Discuss findings.

2. Read assigned chapter(s) and complete specified activities.

3. Discuss purpose of the credit bureau.

4. Collect newspaper advertisements of firms which lend money, mark any information which would be considered useful or misleading to the public, and present this material to the class orally.

5. Survey the various types of area savings and loan institutions and the finance rates charged by these institutions. Discuss findings.

6. Share and discuss different types of credit applications with the class.

7. Select students to find the purpose of the "Truth-in-Lending Law." Discuss findings with the class.

8. Complete crossword puzzle on vocabulary terms.

9. Take a written test to determine level of mastery by students.

Supplementary

1. View film(s) on credit and address the pre-determined discussion questions.

2. Examine the local newspaper for the past week, clip all articles dealing with credit, and summarize each article.

3. Visit the local credit bureau and investigate the types of information collected on consumers. Report the results as a group exercise to the entire class.

4. Determine the cost of different methods of financing an automobile and determine the best source for such a service.

5. Interview a local banker to determine loans available to small business owners and the types of security required.

6. Listen to a speaker from the credit bureau who will discuss the importance of a good credit rating.

7. Select a vehicle (car, boat, or van) and determine its cash cost and credit cost for a period of two years from two institutions. Compare the cash cost with the credit cost.

8. Invite an attorney to speak to the class on "Credit Laws Affecting Women."

VOCABULARY

1. Credit
2. Signature loan
3. Commercial credit
4. Debt
5. Investment credit
6. Working capital
7. Short-term credit
8. Savings and loan association
9. Building and loan association
10. Consumer finance company
11. Promissory note
12. Security
13. Mortgage
14. Endorser
15. Single payment loan
16. Installment loan
17. Discount
18. Proceeds
19. Maturity
20. Maker
21. Payee
22. Due date
23. Interest

UNIT IX

INSURANCE AS A MEANS OF PROTECTION

Time Element: Three Weeks

Rationale

Insurance is a system or a contract which protects one against the loss of property, life, or harm arising from such specified circumstances as fire, accident, disablement, or the like. It is a means by which people share economic losses and is an essential for wise money management.

Students need to be knowledgeable about this source of help. They need skills which will enable them to make wise decisions regarding the choices of protection needed. This unit has been designed to accomplish this goal.

GENERAL PERFORMANCE OBJECTIVE(S)/GOAL(S)

Upon the completion of this unit, the student will:

1. appreciate the importance of insurance in sharing economic losses;

2. be aware of the factors which determine the cost of homeowner's insurance;

3. understand the relationship between the types of risks and insurance protection;

4. have general knowledge of the law as it relates to automobile insurance;

5. have an understanding of the kinds of life and health insurance protection; and

6. understand the importance of income protection insurance.

SPECIFIC PERFORMANCE OBJECTIVE(S) AND MASTERY CRITERIA

Upon or before completion of this unit, the student will be able to:

1. define insurance and discuss reasons why people buy insurance;
2. list the advantages of insurance;
3. identify the kinds of life insurance when given the three characteristics of life insurance;
4. compare group insurance and individual insurance;
5. state, in writing or orally, the kinds of losses automobile insurance protects one against;
6. differentiate, in writing, between real property and personal property;
7. list the kinds of losses property insurance covers;
8. identify the types of health insurance coverages;
9. list at least three sources of private health insurance;
10. define unemployment insurance and explain how it works;
11. differentiate, in writing, between pension plans and annuities; and
12. identify the kinds of benefits provided by social security.

CONTENT

I. INSURANCE

A. Economic Losses
B. Economic Risks
C. Kinds of Insurance

II. LIFE INSURANCE

A. Term Insurance
B. Whole Life Insurance
C. Endowment Insurance
D. Group Life Insurance

III. HEALTH INSURANCE

A. Hospital Expense Insurance
B. Surgical Expense Insurance
C. Regular Medical Expense Insurance
D. Major Medical Expense Insurance
E. Dental Care Insurance
F. Accident and Liability Insurance

IV. PRIVATE SOURCE OF HEALTH INSURANCE

A. Insurance Companies
B. Independent Group Plans
C. Hospital Service Plans

V. INCOME INSURANCE

A. State Unemployment Insurance
B. Pension Plans
C. Annuities
D. Social Security Insurance
E. Income Protection Insurance

VI. AUTOMOBILE INSURANCE

A. Bodily Injury Liability Insurance
B. Medical Payments Insurance
C. Uninsured Motorist Insurance
D. Property Damage Liability Insurance
E. Comprehensive Physical Damage Insurance
F. Collision Insurance
G. No-Fault Insurance

VII. HOME AND PROPERTY INSURANCE

A. Kinds of Property Insurance

1. Personal Property
2. Real Property

B. Cost of Home and Property Insurance
C. Losses Covered by Property Insurance

TEACHING-LEARNING ACTIVITIES

Required

1. Complete and discuss a pre-test to determine present knowledge of insurance protection.
2. Read assigned chapter(s) and complete specified activities.
3. View transparencies and discuss kinds of insurance protection that most people buy.
4. Prepare a bulletin board display illustrating the five basic types of health insurance.
5. Bring to class samples of life and health insurance solicitations received through the mail and compare the policies to determine coverage and cost of each.
6. Interview the principal to determine the kinds of coverage that are required to protect the school, students, staff, teaching personnel, and visitors from fire, theft, and personal injuries.
7. Investigate the State of Louisiana laws to learn which provisions are made for unemployment insurance.
8. Apply for a social security card from the local Social Security Office.
9. Investigate and discuss findings on the various types of automobile coverages, deductibles, and policy limitations.
10. Listen to a lecture by a highway patrolman emphasizing the most common causes of automobile accidents among teenagers.
11. Determine those states that have no-fault insurance and report to the class.
12. Listen to a lecture by an insurance agent who will discuss specific type(s) of insurance.
13. Prepare a crossword puzzle from the vocabulary list.
14. Take a written test to determine how well the unit content has been mastered.

Supplementary

1. View filmstrip(s) which address insurance concepts.

2. Prepare a bulletin board display on life insurance.

3. Prepare and display two large posters showing:

Bodily Injury Insurance	Property Damage Insurance
Liability	Liability
Medical Payments	Collision
Uninsured Motorists	Comprehensive

4. Create a hypothetical situation and identify the types of insurance which best protects against a particular economic risk.

5. Assign committees to obtain insurance rates from at least two insurance companies on the same make and model of car, compare these rates, and discuss the findings in class.

6. Role-play a typical scene following an automobile accident (enactment should depict actions to be taken, such as notifying authorities; securing names and addresses of persons involved and witnesses; filing an accident report; notifying insurer; and taking care of the damaged vehicle).

7. Bring to class clippings from newspaper accounts of financial losses resulting from fire, theft, and traffic accidents.

8. Prepare a poster board presentation containing health care terms and their definitions. Place these visuals around the classroom and periodically quiz students on the meanings.

9. View transparencies that outline in depth the kinds of property and liability coverage that are available through most homeowners' policies.

VOCABULARY

1. Insurance
2. Beneficiary
3. Insurability
4. Insurance agent
5. Insurance commission
6. Premium
7. Claim
8. Proceeds
9. Cash surrender value
10. Contract
11. Reinstatement
12. Convertible
13. Forfeit
14. Grace period
15. Mortality table
16. Probability
17. Life insurance
18. Term insurance
19. Endowment insurance
20. Group life insurance
21. Real property
22. Health insurance
23. Regular medical
24. Surgical insurance
25. Suicide
26. Hospital insurance
27. Major medical
28. Medicare
29. Medical insurance
30. Mental illness insurance
31. Black Lung Disease
32. Nursing home insurance
33. Liability insurance
34. Collision insurance
35. No-fault
36. Uninsured motorist insurance
37. Medical payment insurance
38. Social security insurance
39. Social Security
40. Social Security Act
41. Personal property

UNIT X

COMMUNICATION AND TRANSPORTATION

Time Element: Two Weeks

Rationale

The success of the American economic system is highly dependent upon the extent to which goods and services are made available to the consumer. The availability of these goods and services is heavily dependent upon the quality and quantity of America's communication and transportation system. This unit is designed to acquaint students with this system of services and its impact upon the consumer.

GENERAL PERFORMANCE OBJECTIVE(S)/GOAL(S)

Upon the completion of this unit, the student will:

1. be aware of the types of services businesses provide for travelers;

2. understand the utilization of telephone and telegraph services when communicating with others;

3. gain an appreciation of the business letter as a form of communication;

4. recognize the importance of shipping as it relates to the consumer; and

5. be aware of the different modes of shipping goods.

SPECIFIC PERFORMANCE OBJECTIVE(S) AND MASTERY CRITERIA

Upon or before completion of this unit, the student will be able to:

1. identify and discuss the different means of travel in the United States;
2. explain and list factors to be considered in choosing travel accommodations;
3. prepare an itinerary for a business or vacation trip;
4. identify the different kinds of telephone services available for personal and business use;
5. list and describe the telegraphic services that are available to consumers;
6. list the characteristics of a business letter;
7. compose a business letter using the six basic parts;
8. address postal cards and envelopes, using the latest postal regulations;
9. write a postal card;
10. list the factors that determine the cost of mailing;
11. list and explain the factors that should be considered when choosing a method of shipping goods;
12. cite advantages and disadvantages of using a private parcel delivery company when shipping goods; and
13. list and define methods of combining transportation when shipping goods.

CONTENT

I. MODES OF TRANSPORTATION

A. Automobile
B. Airplane
C. Bus
D. Train
E. Ship

II. ARRANGING A TRIP

A. Itinerary
B. Transportation Costs
C. Sources of Information for the Traveler

1. Magazines and Books
2. Travel Directories
3. Relatives and Friends
4. Travel Agencies

D. Traveling in Other Countries

1. Passport
2. Language Use Interpreters

III. TELEPHONE SERVICES

A. The Telephone Book

1. Alphabetical Directory
2. Classified Directory

B. Kinds of Telephone Services

1. Local Calls
2. Direct Distance Dialing
3. Wide Area Telephone Service (WATS)
4. Mobile Calls
5. Conference Calls
6. Satellite Communication
7. Speaker Telephone
8. Card Dialer
9. Data Telephone
10. "Beepers"
11. PBX
12. Person-to-Person
13. Station-to-Station
14. Collect Calls
15. Call Forwarding
16. Call Waiting

C. Cost of Long Distance Calls and Services of Competitive Companies

1. American Telephone and Telegraph
2. MCI Telecommunications
3. SPCommunication (Sprint, Ltd.)
4. United States Transmission Systems
5. Western Union (Metro I)
6. Satellite Business Systems
7. Other(s)

IV. COMMUNICATION SERVICES

A. Picturephone
B. Data Phone
C. Full-Rate Telegram
D. Night Letters
E. Mailgrams

V. LETTERS AS A MEANS OF COMMUNICATING

A. Forms of Business Letters

1. Handwritten
2. Typewritten

B. Writing Business Letters

1. Qualities of a Good Letter
2. Parts of a Business Letter
3. Letter Styles

C. Postal Cards
D. Mailing Letters

1. Addressing Envelopes
2. Folding and Inserting the Letter

VI. POSTAL SERVICES

VII. TRANSPORTATION OF GOODS

A. Choosing Means of Transporting Goods

1. Mail
2. Bus
3. Truck
4. Train
5. Ship
6. Plane
7. Pipelines

B. Using Private Parcel Delivery Companies
C. Combining Methods of Transportation

1. Piggyback
2. Fishyback
3. Containerization

TEACHING-LEARNING ACTIVITIES

Required

1. Complete a pre-test which has been developed by the teacher to assess students' knowledge of communication and transportation services. Discuss these items.

2. Read assigned chapter(s) and complete specified activities.

3. Discuss methods of travel that have been used by students and point out the advantages and disadvantages of each.

4. Plan a trip to a city in the United States or a foreign country which will include the following: selecting a method of travel; making reservations; preparing an itinerary and a budget. Compare the cost between two modes of transportation as well as convenience and safety.

5. Visit a travel bureau or agency individually or as a group. Collect pictures, pamphlets, and advertisements of travel services the bureau provides. Discuss findings with the class.

6. Discuss the advantages and disadvantages of travel by automobile, bus, airplane, and ship.

7. Investigate and write a report on the different kinds of telephone services available for personal and business use and write a report on findings.

8. Role-play good telephone techniques, taping, and evaluating conversations.

9. Locate the correct telephone numbers in the telephone directory from a list of names of individuals, companies, and government agencies compiled by the teacher.

10. Prepare a sample display of telegrams, mailgrams, and telegraphic money orders with assistance of teacher. Discuss the use of these services.

11. Write a message on an official telegraph form and calculate the charges if sent as a full-rate telegram or a night letter.

12. Discuss the two forms of business letters (handwritten and typewritten).

13. View transparencies showing letter styles and parts. Label the parts of a letter on a diagram.

14. Compose business letter from a list of situations provided by the teacher.

15. Conduct an investigation to determine shipping companies located in their community.

16. Discuss the advantages and disadvantages of shipping by air, bus, truck, train, pipeline, and ship.

17. Prepare a written report on careers related to transportation and communications. Include the types of careers, duties and responsibilities of each career, educational requirements, salary, and future outlook.

18. Complete a written examination to determine level of competence attained.

Supplementary

1. Research forms of water, air, and surface transportation and present findings to the class.

2. Listen to a lecture by a representative from a transportation company who will discuss services offered, costs, and career opportunities.

3. Listen to a lecture by a telephone company representative who will discuss good telephone techniques, company services, and equipment.

4. Locate information in brochures from telegraph company and prepare a report on TWX, itemized billing, and computer dialing. (One student will secure the information for the class, and each student will write a report.)

5. Prepare a bulletin board on the styles of business letters, addressing envelopes, and folding and inserting letters.

6. Conduct research to determine shipping companies located in their community.

7. Prepare a bulletin board on postal and shipping services.

8. Listen to a presentation by a postal employee who will address postal regulations and types of mail services available to the consumer.

9. Divide the class into groups and assign each group the vocabulary terms at the end of a chapter. Each group will write a one-page

story using and underlining all the vocabulary terms in the chapter. Assign one student from each group to read the story to the class.

VOCABULARY

1. Transportation
2. Communication
3. Mass transit facilities
4. Passport
5. Visa
6. Travel
7. Itinerary
8. Travel bureau or agency
9. Reservation
10. Telegram
11. Night letter
12. Mailgram
13. Business letter
14. Alphabetical directory
15. Classified directory
16. Local calls
17. Long distance
18. Direct Distance Dialing
19. WATS telephone
20. Mobile calls
21. Satellite communication
22. Speaker phone
23. Card dialer
24. Data phone
25. Picture phone
26. PBX
27. Person-to-person
28. Station-to-station
29. Collect calls
30. Call forwarding
31. Call waiting
32. First class mail
33. Second class mail
34. Third class mail
35. Fourth class mail
36. Piggyback
37. Fishyback
38. Containerization
39. Private carrier
40. Public carrier

UNIT XI

THE COMPUTER AND THE INDIVIDUAL

Time Element: Two Weeks

Rationale

Computers are playing an increasingly important role in all aspects of daily living. The use of computers in the affairs of business, government, industry, and the home during recent years has significantly affected the lives of consumers and workers in our society. Since the 1970's, the use of computers has revolutionized the processing and retrieval of data. It is likely that not only will this trend continue, but also computer use will become a regular element of daily household living. The ability to use the computer will become a necessary skill for survival. This unit is designed to enable students to acquire knowledge of what the computer is, what it can and cannot do, how it operates, its uses, and the career opportunities available in this rapidly evolving field.

GENERAL PERFORMANCE OBJECTIVE(S)/GOAL(S)

Upon the completion of this unit, the student will:

1. acquire a knowledge of and an appreciation for the development of modern computers;

2. gain an understanding of the social impact of computers and the resulting implications for the consumer;

3. be aware of the importance of computer ethics as it relates to crime;

4. be aware of the impact of robots upon the labor market as they affect jobs of the skilled and unskilled laborer;

5. be familiar with computer languages;

6. gain an understanding of computer terminology; and

7. acquire an understanding of the impact of computer technology upon the labor market.

SPECIFIC PERFORMANCE OBJECTIVE(S) AND MASTERY CRITERIA

Upon or before completion of this unit, the student will be able to:

1. write a paragraph tracing the progress of data processing from early manual methods through the development of modern computers;

2. define, in writing, data processing, information, calculator, and computer;

3. identify the four ways data are processed;

4. identify the sizes of computers;

5. identify the three basic functions of the computer;

6. list the components of a computer system;

7. list ten ways in which business, government, and the individual use computers; and

8. list careers available in the computer industry.

CONTENT

I. DATA PROCESSING: ITS DEVELOPMENT

A. Need for Computers
B. Ways Data Are Processed

1. Manual
2. Mechanical
3. Electro-Mechanical
4. Electronic

C. Users of Computers

1. Business
2. Government
3. Personal/Home
4. Educational
5. Social

D. Sizes of Computers

1. Microcomputers
2. Minicomputers
3. Mainframe or Large Computers

II. COMPONENTS OF THE COMPUTER

A. Input Devices
B. Processing Unit

1. Central Processing Unit
2. Main Memory

C. Output Devices

III. PROCESSING DATA WITH THE COMPUTER

A. Basic Computer Functions

1. Input
2. Output
3. Control (Hardware-Software Programs)
4. Computing (Arithmetic/Logic) (CPU)
5. Storage (Disk, Floppy Disks, Cassette Tapes, and Magnetic Tapes)

B. Data Input Systems

1. Punch Card

2. Tape-Cassette
3. Magnetic Tape or Disk
4. Data Entry Documents
5. Optical Character Recognition
6. Magnetic Character Ink
7. Voice
8. Electronic Data Transmission
9. Direct Keyboard Entry
10. Optical Price Strips
11. Need for Accuracy

C. Data Output Systems

1. Output Devices
2. Forms of Output

a. Magnetic Tape
b. Disk Storage

3. Printed Forms and Reports
4. Electronic Data Transmission
5. Video Screen
6. Voice

D. Use of Output

1. Input to Other Systems
2. Storage
3. Business Documents--Decision Making

IV. PROGRAMMING LANGUAGES AND THEIR PURPOSES

A. Low Level

1. Machine Language
2. Symbolic Programming Languages

B. High Level

1. COBOL
2. FORTRAN
3. BASIC

V. PURCHASING A PERSONAL COMPUTER

A. Identification of Tasks to Be Performed
B. Budget Allocation
C. Shopping for a Computer
D. Selection

VI. PREPARING FOR A CAREER IN A COMPUTERIZED WORLD

A. Types of Careers
B. Educational Preparation
C. Individual Qualifications

TEACHING-LEARNING ACTIVITIES

Required

1. Complete a pre-test to assess students' knowledge of computers. Discuss these items.

2. Read assigned chapter(s), supplementary materials and complete specified activities.

3. Participate in a survey of class members to determine how many have home computers. Discuss the uses families have made of their computers.

4. Discuss the use of computer billings in the home. (Examples: Telephone bill, electric bill, doctor bill, grocery bill.) Ask students to bring examples of computer billings and share with the class.

5. View and discuss film and filmstrips describing computer technology and future trends.

6. Listen to a lecture which is given by a representative from the computer industry and/or college or university professor. The lecture will focus on computers in the home, business, and government, as well as career opportunities in the computer field.

7. Prepare a list of computer-related jobs from a local newspaper. Discuss findings with class.

8. Prepare a booklet in which careers and educational requirements are presented.

9. Conduct research on computer ethics and computer crimes. Discuss findings with class.

10. Discuss the various computer programming languages and their functions (e.g., COBOL, FORTRAN, and BASIC).

11. Take a written test to determine to what extent students have mastered the content.

Supplementary

1. Tour the computer department in the school and report findings to class.

2. Prepare a bulletin board displaying a computer system.

3. Survey local businesses to determine the number of firms using computers.

4. Discuss how student records and school records are processed by computers.

5. Engage in a field trip to a computer firm. Arrange for hands-on experiences.

6. Listen to a lecture by a resource person from a local, state, or private employment agency who will discuss job opportunities in the computer field.

VOCABULARY

1. Data
2. Processing
3. Data processing
4. Information
5. Calculator
6. Computer
7. Information processing
8. Electronic data processing
9. Mechnical data processing
10. Optical Character Recognition (OCR)
11. Electro-mechanical data processing
12. Microcomputer
13. Minicomputer
14. Computer chip
15. Input
16. Output
17. Hardware
18. Software
19. Byte
20. Bit
21. Flow chart
22. Programmer
23. Program analyst
24. Program
25. Control
26. Memory
27. Storage
28. Magnetic tape
29. Manual data processing
30. Disk
31. Central processing unit
32. Control unit
33. Arithmetic logic unit
34. Programming languages
35. Computer ethics
36. Computer crime

UNIT XII

CAREER PLANNING

Time Element: Three Weeks

Rationale

Selecting and entering an occupation is one of the most important decisions an individual makes during a lifetime. Such a decision requires research, planning, self-assessment, assessment of occupation, and employment trends. The choice of an occupation determines one's lifestyle, personal and family happiness, and the kinds of contributions made to society.

Work is the central activity around which their lifestyle is built. It is, therefore, essential that students are provided with knowledge, understanding, attitudes, skills, and appreciation in regard to selecting their life's work. This unit is designed to provide the above kinds of information.

GENERAL PERFORMANCE OBJECTIVE(S)/GOAL(S)

Upon the completion of this unit, the student will:

1. have an understanding of the significance of work in our society;
2. be aware of the importance of carefully selecting and planning for a career;
3. be aware of the importance of training in order to qualify for an occupation;
4. acquire an understanding of factors which influence career decision making;
5. be familiar with sources of information on employment opportunities and requirements; and
6. acquire an understanding of the procedures to follow in finding and applying for employment.

SPECIFIC PERFORMANCE OBJECTIVE(S) AND MASTERY CRITERIA

Upon or before completion of this unit, the student will be able to:

1. list reasons why people work;
2. identify factors individuals should consider when selecting an occupation;
3. explain the difference between blue-collar and white-collar workers;
4. list job trends and the resulting impact upon society;
5. identify at least five sources of career information;
6. identify at least three occupational areas of interest based upon inventoried information;
7. write a letter of application and prepare a resume';
8. complete an application for employment; and
9. list key points to keep in mind during a job interview.

CONTENT

I. THE IMPORTANCE OF WORK IN OUR SOCIETY

A. Individual
B. Society

II. WHY PEOPLE WORK

A. Survival
B. Security
C. Status
D. Self-Expression
E. Socialization
F. Service to Others

III. THE WORK FORCE

A. Major Occupational Groups
B. Worker Categories

1. Blue-Collar
2. White-Collar

C. U. S. Office of Education Job Clusters
D. Occupational Trends

IV. SELF-ASSESSMENT INSTRUMENTS

A. Kuder General Interest Survey
B. Kuder Occupational Interest Survey
C. General Aptitude Test Battery (GATB)
D. Employee Aptitude Survey
E. Others

V. CAREER INFORMATION

A. Sources to Read and Study

1. Occupational Outlook Handbook
2. Dictionary of Occupational Titles
3. Encyclopedia of Careers and Vocational Guidance
4. Handbook of Job Facts

B. Career Interviews
C. Sources of Employment Information

1. School Placement Bureaus
2. Employment Agencies--Public and Private

3. Civil Service Offices
4. Personnel Departments
5. Newspaper Advertising
6. Directories
7. Personal Contacts

V. APPLYING FOR EMPLOYMENT

A. Letter of Application
B. Resume'
C. Application Form
D. Job Interview
E. Employment Test

TEACHING-LEARNING ACTIVITIES

Required

1. Discuss reasons why people work.

2. Read assigned chapter(s) and complete specified activities.

3. Prepare a list of hobbies, talents, special interests, and abilities which can lead to a career. Discuss these in class.

4. Prepare a chart showing the major occupational groups and the employment outlook for the next five to ten years using as guides the Dictionary of Occupational Titles, Encylopedia of Careers and Vocational Guidance, Handbook of Job Facts, and The Occupational Outlook Handbook.

5. List at least ten jobs which can be classified as either blue-collar or white-collar.

6. Complete interest inventories and an aptitude test to assist students in determining occupations for which they are best suited.

7. List at least three careers of interest using the reference books identified earlier to determine potential for success in the occupation. Match their needs, interests, and abilities against the demands of the occupation.

8. Locate a job in the "Want Ads" of the local newspaper and write a letter applying for the job.

9. Analyze several resumes' and prepare one using one or more of the examples as a guide.

10. Obtain applications for employment from several business firms and complete one or more of the applications for a job.

11. Present a skit depicting the correct way to interview for a job.

12. Take a written test to determine the extent to which content was achieved.

Supplementary

1. View films and filmstrips on selecting an occupation. With the assistance of the counselor, present and discuss in class.

2. Prepare a bulletin board, with the assistance of the teacher, depicting workers in each of the fifteen job clusters.

3. Listen to a discussion by a student from the Cooperative Office Education or Cooperative Distributive Education programs regarding on-the-job experiences.

4. Investigate several sources of career information. Prepare a career notebook on careers of interest, including the following information: Name of career selected, nature of work, training required, salary, working conditions, personal qualities needed, advantages and disadvantages of the job, and job outlook.

5. Conduct an interview with a person in a field of interest to determine the extent to which obtained information reflects what the individual actually does. Report findings to class.

6. Research several careers of interest. In a panel presentation, address the skills, worker traits, and knowledge needed to perform each job.

7. Listen to a lecture by a personnel manager from a local firm. Use mock interviews as a part of the presentation.

VOCABULARY

1. Work
2. Job
3. Occupation
4. Career
5. Interest
6. Aptitude
7. Inventory
8. Occupational trends
9. Blue-collar
10. White-collar
11. Employment agency
12. Letter of application
13. Application form
14. Resume'
15. Interview
16. Personnel
17. Personnel manager
18. Job security
19. Mobility
20. Occupational Clusters
21. Occupational Outlook Handbook
22. Manual dexterity
23. Communication skills
24. Computational skills
25. Social skills
26. Underemployed
27. Values
28. Civil Service
29. References
30. Cooperative Work Experience
31. Distributive Education
32. Office Education

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